



Order Filed on August 6, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

24-37370 BKOBJ01
BROCK & SCOTT, PLLC
302 Fellowship Rd, Suite 130
Mount Laurel, NJ 08054
(844) 856-6646
Attorneys for Capital One, N.A.

In Re:

Lori Ann Mitchell

Case No: 25-15684-VFP

Hearing Date: August 7, 2025

Judge: VINCENT F
PAPALIA

Chapter: 13

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**

DATED: August 6, 2025

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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The Consent Order pertains to the property located at 11 Holderness Drive, Sussex, NJ 07461, mortgage account ending with “2253”;

This Matter having been brought before the Court by, Russell L. Low, Low & Low, Esquire, attorney for Debtor, Lori Ann Mitchell (hereinafter the “Debtor”), upon the filing of a Chapter 13 Plan, Capital One, N.A. (hereinafter the “Creditor”) by and through its attorneys, Brock and Scott, PPLC, having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties of the form, substance and entry of the within Order, and for other and good cause shown:

1. The Parties agree that this consent order shall be made part of the Confirmation Order.
2. The Debtor agrees that they shall cure the full amount of Creditor’s valid secured Proof of Claim (#8) which lists pre-petition arrears in the amount of \$10,502.50.
3. If required by the Trustee, Debtor agrees to amend their Chapter 13 Plan post-confirmation to provide for the arrears listed in Capital One, N.A.’s allowed secured Proof of Claim.
4. Debtor shall timely pay the monthly post-petition mortgage payment in the amount of \$728.21, direct to creditor outside the plan. Said amount is subject to changes in accordance with the terms of the note and mortgage

5. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form,
Content and entry of the within Order:

BROCK AND SCOTT, PLLC
Capital One, N.A.
By Its Attorney,

/s/ Kimberly A. Wilson

Kimberly A. Wilson
(Bar No. 031441997)
Attorney for Creditor
BROCK & SCOTT, PLLC
3825 Forrestgate Drive
Winston-Salem, NC 27103
Telephone: 844-856-6646
Facsimile: 704-369-0760
E-Mail: njbkr@brockandscott.com

Dated: 08/01/2025

DEBTOR
By Their Attorney,

/s/ Russell L. Low

Russell L. Low, Esquire
Attorney for Debtor
505 Main St.,
Suite 304,
Hackensack, NJ 07601
Phone Number: [\(201\) 343-4040](tel:(201)343-4040)
Email: ecf@lowbankruptcy.com

Dated: 08/01/2025